	2015 PPO - Pre 65			2015 HMO - Pr	re 65		2015 HDHP - Pre 65	5		2015 I	Delta Dental
25 Years or more	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree	Dental City Retiree
	Single 859.00	408.00	451.00	Single 7	756.00 408.00	348.00	Single 535.00	408.00	127.00	Single	27.00 20.00 7.00
	Single +1 child 1395.00	663.00	732.00	Single +1 child 12		567.00	Single +1 child 868.00	663.00	205.00	2	49.00 37.00 12.00
	Single+Spouse 1955.00	928.00	1027.00	Single+Spouse 17		797.00	Single+Spouse 1226.00	928.00	298.00	3+	85.00 64.00 21.00
	Family 2342.00	1121.00	1221.00	Family 20	066.00 1121.00	945.00	Family 1470.00	1121.00	349.00		
24 years 91%	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree	Dental
-	Single 859.00	371.28	487.72	Single 7	756.00 371.28	384.72	Single 535.00	371.28	163.72	Single	27.00 18.20 8.80
	Single +1 child 1395.00	603.33	791.67	Single +1 child 12	230.00 603.33	626.67	Single +1 child 868.00	603.33	264.67	2	49.00 33.67 15.33
	Single+Spouse 1955.00	844.48	1110.52	Single+Spouse 17	25.00 844.48	880.52	Single+Spouse 1226.00	844.48	381.52	3+	85.00 58.24 26.76
	Family 2342.00	1020.11	1321.89	Family 20	066.00 1020.11	1045.89	Family 1470.00	1020.11	449.89		· · · · · · · · · · · · · · · · · · ·
23 years 82%	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree	Dental
	Single 859.00	334.56	524.44	Single 7	756.00 334.56	421.44	Single 535.00	334.56	200.44	Single	27.00 16.40 10.60
	Single +1 child 1395.00	543.66	851.34	Single +1 child 12	230.00 543.66	686.34	Single +1 child 868.00	543.66	324.34	2	49.00 30.34 18.66
	Single+Spouse 1955.00	760.96	1194.04	Single+Spouse 17	725.00 760.96	964.04	Single+Spouse 1226.00	760.96	465.04	3+	85.00 52.48 32.52
	Family 2342.00	919.22	1422.78	Family 20	066.00 919.22	1146.78	Family 1470.00	919.22	550.78		
22 years 73%	D M . J' I										
	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree Medical	City	Retiree	Retiree	
	Single 859.00	297.84	561.16	Single 7	756.00 297.84	Retiree 458.16	Single 535.00	297.84	237.16	Retiree Single	27.00 14.60 12.40
	Single 859.00 Single +1 child 1395.00	,	561.16 911.01	Single 7 Single +1 child 12	756.00 297.84 230.00 483.99		Single 535.00 Single +1 child 868.00		237.16 384.01		
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00	297.84 483.99 677.44	561.16 911.01 1277.56	Single 7 Single +1 child 12 Single+Spouse 17	756.00 297.84 230.00 483.99 725.00 677.44	458.16 746.01 1047.56	Single 535.00 Single +1 child 868.00 Single+Spouse 1226.00	297.84 483.99 677.44	237.16 384.01 548.56	Single	27.00 14.60 12.40
	Single 859.00 Single +1 child 1395.00	297.84 483.99	561.16 911.01	Single 7 Single +1 child 12 Single+Spouse 17	756.00 297.84 230.00 483.99	458.16 746.01	Single 535.00 Single +1 child 868.00	297.84 483.99	237.16 384.01	Single 2	27.00 14.60 12.40 49.00 27.01 21.99
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00	297.84 483.99 677.44	561.16 911.01 1277.56	Single 7 Single +1 child 12 Single+Spouse 17	756.00 297.84 230.00 483.99 725.00 677.44	458.16 746.01 1047.56	Single 535.00 Single +1 child 868.00 Single+Spouse 1226.00	297.84 483.99 677.44	237.16 384.01 548.56	Single 2	27.00 14.60 12.40 49.00 27.01 21.99
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00	297.84 483.99 677.44	561.16 911.01 1277.56	Single 7 Single +1 child 12 Single+Spouse 17	756.00 297.84 230.00 483.99 725.00 677.44	458.16 746.01 1047.56	Single 535.00 Single +1 child 868.00 Single+Spouse 1226.00	297.84 483.99 677.44	237.16 384.01 548.56	Single 2	27.00 14.60 12.40 49.00 27.01 21.99 85.00 46.72 38.28
21 years 64%	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	297.84 483.99 677.44 818.33	561.16 911.01 1277.56 1523.67	Single 7 Single +1 child 12 Single+Spouse 17 Family 20 Retiree Medical	756.00 297.84 230.00 483.99 725.00 677.44 818.33	458.16 746.01 1047.56 1247.67	Single 535.00 Single +1 child 868.00 Single+Spouse 1226.00 Family 1470.00	297.84 483.99 677.44 818.33	237.16 384.01 548.56 651.67	Single 2 3+	27.00 14.60 12.40 49.00 27.01 21.99 85.00 46.72 38.28
21 years 64%	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00 Retiree Medical	297.84 483.99 677.44 818.33	561.16 911.01 1277.56 1523.67	Single 7 Single +1 child 12 Single+Spouse 17 Family 20 Retiree Medical Single 7	256.00 297.84 230.00 483.99 225.00 677.44 066.00 818.33	458.16 746.01 1047.56 1247.67	Single 535.00 Single +1 child 868.00 Single+Spouse 1226.00 Family 1470.00 Retiree Medical	297.84 483.99 677.44 818.33	237.16 384.01 548.56 651.67	Single 2 3+	27.00 14.60 12.40 49.00 27.01 21.99 85.00 46.72 38.28 Dental
21 years 64%	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00 Retiree Medical Single 859.00	297.84 483.99 677.44 818.33 City 261.12	561.16 911.01 1277.56 1523.67 Retiree 597.88	Single 7 Single+1 child 12 Single+Spouse 17 Family 20 Retiree Medical Single 7 Single 11 child 12	256.00 297.84 230.00 483.99 225.00 677.44 266.00 818.33 City 256.00 261.12	458.16 746.01 1047.56 1247.67 Retiree 494.88	Single 535.00 Single +1 child 868.00 Single+Spouse 1226.00 Family 1470.00 Retiree Medical Single 535.00	297.84 483.99 677.44 818.33 City 261.12	237.16 384.01 548.56 651.67 Retiree 273.88	Single 2 3+ Retiree Single	27.00 14.60 12.40 49.00 27.01 21.99 85.00 46.72 38.28

	2015 PPO - Pre 65		2015 HMO - Pre 65		2015 HDHP - Pre 65	2015 Delta Dental
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	224.40 634.6 364.65 1030.3 510.40 1444.6 616.55 1725.4	Single +1 child 1230.00 Single+Spouse 1725.00	224.40 531.60 364.65 865.35 510.40 1214.60 616.55 1449.45	Single 535.00 224.4 Single +1 child 868.00 364.6 Single+Spouse 1226.00 510.4 Family 1470.00 616.5	5 503.35 2 49.00 20.35 28.65 0 715.60 3+ 85.00 35.20 49.80
19 years 49%	Retiree Medical	City Retiree		City Retiree	Retiree Medical City	Retiree Retiree Dental
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	199.92 659.0 324.87 1070.1 454.72 1500.2 549.29 1792.7	Single +1 child 1230.00 Single+Spouse 1725.00	199.92 556.08 324.87 905.13 454.72 1270.28 549.29 1516.71	Single 535.00 199.9 Single +1 child 868.00 324.8 Single+Spouse 1226.00 454.7 Family 1470.00 549.2	7 543.13 2 49.00 18.13 30.87 2 771.28 3+ 85.00 31.36 53.64
18 years 43%	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Medical City	Retiree Retiree Dental
16 years 45%	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	175.44 683.5 285.09 1109.5 399.04 1555.5 482.03 1859.5	6 Single 756.00 1 Single +1 child 1230.00 6 Single+Spouse 1725.00	175.44 580.56 285.09 944.91 399.04 1325.96 482.03 1583.97	Single 535.00 175.4 Single +1 child 868.00 285.0 Single+Spouse 1226.00 399.0 Family 1470.00 482.0	4 359.56 9 582.91 4 826.96 Single 27.00 8.60 18.40 2 49.00 15.91 33.09 3+ 85.00 27.52 57.48
17 years 37%	Retiree Medical	City Retires	Retiree Medical	City Retiree	Retiree Medical City	Retiree Retiree Dental
·	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	150.96 708.0 245.31 1149.0 343.36 1611.0 414.77 1927.2	4 Single 756.00 9 Single +1 child 1230.00 4 Single+Spouse 1725.00	150.96 605.04 245.31 984.69 343.36 1381.64 414.77 1651.23	Single 535.00 150.9 Single +1 child 868.00 245.3 Single+Spouse 1226.00 343.3 Family 1470.00 414.7	6 384.04 Single 27.00 7.40 19.60 2 49.00 13.69 35.31 3+ 85.00 23.68 61.32
16 years 31%	Retiree Medical	City Retired		City Retiree	Retiree Medical City	Retiree Retiree Dental
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	126.48 732.5 205.53 1189.4 287.68 1667.3 347.51 1994.4	Single +1 child 1230.00 Single+Spouse 1725.00	126.48 629.52 205.53 1024.47 287.68 1437.32 347.51 1718.49	Single 535.00 126.4 Single +1 child 868.00 205.5 Single+Spouse 1226.00 287.6 Family 1470.00 347.5	3 662.47 2 49.00 11.47 37.53 8 938.32 3+ 85.00 19.84 65.16
15 years 25%	Retiree Medical	City Retiree		City Retiree	Retiree Medical City	Retiree Retiree Dental
	Single 859.00 Single +1 child 1395.00 Single+Spouse 1955.00 Family 2342.00	102.00 757.0 165.75 1229.2 232.00 1723.0 280.25 2061.7	Single +1 child 1230.00 Single+Spouse 1725.00	102.00 654.00 165.75 1064.25 232.00 1493.00 280.25 1785.75	Single 535.00 102.0 Single +1 child 868.00 165.7 Single+Spouse 1226.00 232.0 Family 1470.00 280.2	5 702.25 2 49.00 9.25 39.75 0 994.00 3+ 85.00 16.00 69.00

	2015 PPO - Pre 65		2015 HMO - Pre 65		2015 HDHP - Pre 65		2015 Delta Dental
14 years 20%	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Dental
•	Single 859.00	81.60 777.4	Single 756.00	81.60 674.40	Single 535.00	81.60 453.40	Single 27.00 4.00 23.00
	Single +1 child 1395.00	132.60 1262.4	Single +1 child 1230.00	132.60 1097.40	Single +1 child 868.00	132.60 735.40	2 49.00 7.40 41.60
	Single+Spouse 1955.00	185.60 1769.4	Single+Spouse 1725.00	185.60 1539.40	Single+Spouse 1226.00	185.60 1040.40	3+ 85.00 12.80 72.20
	Family 2342.00	224.20 2117.8	Family 2066.00	224.20 1841.80	Family 1470.00	224.20 1245.80	
		•	_				
13 years 15%	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Dental
,	Single 859.00	61.20 797.8		61.20 694.80	Single 535.00	61.20 473.80	Single 27.00 3.00 24.00
	Single +1 child 1395.00	99.45 1295.5			Single +1 child 868.00	99.45 768.55	2 49.00 5.55 43.45
	Single+Spouse 1955.00	139.20 1815.8			Single+Spouse 1226.00	139.20 1086.80	3+ 85.00 9.60 75.40
	Family 2342.00	168.15 2173.8	• •	168.15 1897.85	Family 1470.00	168.15 1301.85	
	,					-	
12 years 10%	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Dental
j	Single 859.00	40.80 818.2		40.80 715.20	Single 535.00	40.80 494.20	Single 27.00 2.00 25.00
	Single +1 child 1395.00	66.30 1328.7		66.30 1163.70	Single +1 child 868.00	66.30 801.70	2 49.00 3.70 45.30
	Single+Spouse 1955.00	92.80 1862.2		92.80 1632.20	Single+Spouse 1226.00	92.80 1133.20	
	Family 2342.00	112.10 2229.9		112.10 1953.90	Family 1470.00	112.10 1357.90	
		<u> </u>					
11 years 5%	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Medical	City Retiree	Retiree Dental
j	Single 859.00	20.40 838.6	Single 756.00	20.40 735.60	Single 535.00	20.40 514.60	Single 27.00 0.14 26.87
	Single +1 child 1395.00	33.15 1361.8		33.15 1196.85	Single +1 child 868.00	33.15 834.85	2 49.00 0.25 48.76
	Single+Spouse 1955.00	46.40 1908.6	Single+Spouse 1725.00	46.40 1678.60	Single+Spouse 1226.00	46.40 1179.60	3+ 85.00 0.43 84.58
	Family 2342.00	56.05 2285.9		56.05 2009.95	Family 1470.00	56.05 1413.95	
less than 11	Retiree Medical		Retiree Medical		Retiree Medical		Retiree Dental
	Single 859.00		Single 756.00		Single 535.00		Single 27.00 0.00 27.00
	Single +1 child 1395.00		Single +1 child 1230.00		Single +1 child 868.00		2 49.00 0.00 49.00
	Single+Spouse 1955.00		Single+Spouse 1725.00		Single+Spouse 1226.00		3+ 85.00 0.00 85.00
	Family 2342.00		Family 2066.00		Family 1470.00		
				•			

Retiree Vision
Single

2

3+

8.80

13.80

23.80